

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.: 10/051,905

Confirmation No.: 1722

In re application of: Scott Aguais

Art Unit: 3692

Filed: January 17, 2002

Examiner: Graham, Clement B.

Title: SYSTEM AND METHODS FOR  
VALUING AND MANAGING THE RISK OF  
CREDIT INSTRUMENT PORTFOLIOS

Docket No.: D3398-00076

**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the outstanding Office Actions dated **April 11, 2008** and **May 13, 2008**, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.